

# Employee Benefits Survey Technical Note

The Employee Benefits Survey (EBS) of the Bureau of Labor Statistics (BLS) covers the incidence and characteristics of employee benefit plans, and is conducted jointly with the Bureau's Employment Cost Index Survey. The two surveys cover all private sector establishments (except farms and private households) and State and local governments.

The survey covers full- and part-time employees in the 50 States and the District of Columbia. However, industrial and establishment size coverage varies on a rotating basis. In even-numbered reference years, EBS data are collected for small private establishments (those employing fewer than 100 workers) and State and local governments (regardless of employment size). In odd-numbered years, data are collected for medium and large private establishments (those employing 100 workers or more).

## Occupational groups

Within each surveyed establishment, data are collected for a sample of all occupations in the establishment. The occupations are selected randomly; the probability of any occupation's selection is related to its employment size relative to total employment in the surveyed establishment.

## Benefit areas

BLS requests that surveyed establishments provide data for the sample occupations' work schedules and details of plans in each of the following benefit areas: Paid holidays; vacations; personal leave, funeral leave, military leave, sick leave, jury duty leave, and paid and unpaid family leave; sickness and accident insurance; long-term disability insurance; medical, dental, and vision care; life insurance; defined benefit pension plans; defined contribution plans; flexible benefit plans; and reimbursement accounts.

Data also are collected on the incidence of the following additional benefits: Severance pay, supplemental unemployment benefits, travel accident insurance, nonproduction cash bonuses, child care, elder care, long-term care insurance, wellness programs, recreation facilities, job-related and nonjob-related educational assistance, employee assistance programs, financial counseling, subsidized commuting, sabbatical leave, stock option plans, stock purchase plans, and cash profit-sharing plans.

## Survey estimation methods

The survey design uses an estimator that assigns the inverse of each surveyed establishment's probability of selection as a weight to its data. Three weight-adjustment factors are applied to the establishment data. The first factor is introduced to account for establishment nonresponse and the second for occupational nonresponse. A third post-stratification factor is introduced to adjust the estimated employment totals to actual counts of the employment by industry for the survey reference date.

There are two procedures used to adjust for missing data from responding establishments. First, imputations for the number of plan participants are made for cases in which this number is not reported. Each of these participant values is imputed by selecting a similar plan from another establishment with similar employment in a similar industry. The participation rate from this selected plan is then used to approximate the number of participants for the plan that is missing a participation value.

Second, imputations for plan provisions are made when they are not available because of an establishment's partial response. These plan provisions are imputed by selecting provisions from a plan from another establishment with similar characteristics.

## Regular publications

Estimates from the EBS are published in three bulletins: *Employee Benefits in Small Private Establishments*; *Employee Benefits in Medium and Large Private Establishments*; and *Employee Benefits in State and Local Governments*.

To meet the needs of data users interested in specific benefit topics, EBS data are used to prepare three series of short publications: *Understanding Employee Benefits* is a popularly written series of flyers covering benefits. *Employee Benefits Briefs* are one-page highlights of benefits topics. *Issues in Labor Statistics* is a series of BLS occasional reports that presents information of current interest.

Information also may be obtained by writing the Employee Benefits Survey, Bureau of Labor Statistics, 2 Massachusetts Ave. NE, Room 4160, Washington, DC 20212-0001.

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TABLE B-1. Percent of employees participating in selected benefits, full- and part-time, private and public sectors, 1996-98<sup>1</sup>

Benefit	All employees	Private sector		Public sector	
		Full-time	Part-time	Full-time	Part-time
Paid leave:					
Holidays .....	72	85	29	73	31
Vacations .....	76	91	35	67	19
Personal leave .....	18	17	6	38	18
Funeral leave .....	57	66	22	65	38
Jury duty leave .....	67	73	28	95	50
Military leave .....	33	32	7	76	28
Sick leave <sup>2</sup> .....	51	53	13	96	43
Unpaid family leave .....	64	67 <sup>3</sup>	32 <sup>3</sup>	95	56
Short-term disability plans <sup>2</sup> .....	34	42 <sup>3</sup>	15	20	9
Long-term disability insurance .....	27	32	2	34	7
Medical care .....	61	70	11	86	37
Dental care .....	39	45 <sup>3</sup>	8 <sup>3</sup>	60	31
Life Insurance .....	64	74	11	89	42
All retirement: <sup>4</sup> .....	59	62	20	98	62
Defined benefit pension .....	35	32	8	90	59
Defined contribution <sup>5</sup> .....	36	47	15	14	5
Types of plans:					
Savings and thrift .....	23	31	7	5	1
Deferred profit sharing .....	10	13	6	—	—
Employee stock ownership .....	2	3	1	—	—
Money purchase pension .....	6	6	2	10	4

<sup>1</sup> Data for public sector employees are for 1998, data for private sector small establishments (fewer than 100 employees) are for 1996, and data for private sector medium and large establishments are for 1997.

<sup>2</sup> Sick leave is limited to annual benefits. Per disability sick leave plans are now reported along with sickness and accident insurance as short-term disability plans.

<sup>3</sup> Private sector data have been revised since 1999 publication.

<sup>4</sup> Includes defined benefit plans and defined contribution plans. Some employees participated in both types of plans.

<sup>5</sup> Includes other types of defined contribution plans not shown separately. Sums of individual items may not equal totals because employees may be enrolled in more than one type of plan.

NOTE: Dashes indicate no employees in this category.

TABLE B-2. Percent of employees eligible for selected benefits, full- and part-time, private and public sectors, 1996-98<sup>1</sup>

Benefit	All employees	Private sector		Public sector	
		Full-time	Part-time	Full-time	Part-time
Section 125 cafeteria benefits plans <sup>2</sup> ...	34	37	8	55	24
Full flexible benefits programs .....	7	8	2	5	3
Severance pay .....	22	25	5	29	16
Supplemental unemployment benefits .....	2	2	( <sup>3</sup> )	( <sup>3</sup> )	—
Employer assistance for child care .....	5	5	4	7	7
Long-term care insurance .....	5	4	1	11	15
Wellness programs .....	21	22	10	35	27
Employee assistance programs .....	38	37	18	70	43
Job-related travel accident insurance ...	21	27	9	12	7
Nonproduction bonuses .....	37	43	23	33	7
Job-related educational assistance .....	47	52	20	63	39
Non-job-related educational assistance .....	12	13	3	22	16

<sup>1</sup> Data for public sector employees are for 1998, data for private sector small establishments (fewer than 100 employees) are for 1996, and data for private sector medium and large establishments are for 1997.

<sup>2</sup> Includes all plans under Internal Revenue Code Section 125.

<sup>3</sup> Less than 0.5 percent.

NOTE: Dashes indicate no employees in this category.

TABLE B-3. **Percent of employees participating in selected benefits, full-time, by geographical region, 1996-98<sup>1</sup>**

Benefit	Northeast	South	North Central	West
Paid leave:				
Holidays .....	88	82	84	78
Vacations .....	89	88	87	84
Personal leave .....	36	14	22	13
Funeral leave .....	76	61	70	55
Jury duty leave .....	87	77	79	60
Military leave .....	45	40	40	30
Family leave .....	3	2	3	1
Unpaid leave:				
Unpaid family leave .....	81	72	73	70
Disability benefits: <sup>2</sup>				
Paid-sick leave .....	69	58	55	58
Short-term disability .....	64	30	40	23
Long-term disability insurance .....	30	32	36	33
Survivor benefits:				
Life insurance .....	77	77	80	69
Accidental death and dismemberment .....	56	60	62	52
Survivor income benefits .....	1	2	6	2
Health care benefits:				
Medical care .....	74	71	74	72
Dental care .....	52	38	48	56
Vision care .....	27	15	22	32
Outpatient prescription drug coverage .....	69	66	70	67
Retirement income benefits:				
All retirement .....	72	66	68	65
Defined benefit .....	48	37	43	38
Defined contribution <sup>3</sup> .....	42	43	41	42
Savings and thrift .....	25	28	25	29
Deferred profit sharing .....	10	9	14	11
Employee stock ownership .....	2	3	2	3
Money purchase pension .....	9	6	6	4
Cash or deferred arrangements:				
With employer contributions .....	31	32	31	32
Salary reduction <sup>4</sup> .....	29	29	27	31
Savings and thrift .....	25	26	23	28
Deferral of profit sharing allocation .....	1	1	3	1
No employer contributions .....	9	7	10	10

<sup>1</sup> Data for State and local government employees are from the 1998 survey; data for private sector small establishments (fewer than 100 employees) are from the 1996 survey; and data for private sector medium and large establishments (100 employees or greater) are from the 1997 survey.

<sup>2</sup> Sick leave is limited to annual benefits. Per disability sick leave plans are now reported along with sickness and accident insurance as short-term disability plans.

<sup>3</sup> Includes other types of defined contribution plans not shown separately. Sums of individual items may not equal totals because employees may be enrolled in more than one type of plan.

<sup>4</sup> Includes other types of salary reduction plans not shown separately.

NOTE: The Northeast region consists of Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont. The South region consists of Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia. The North Central region consists of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. The West region consists of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

TABLE B-4. Percent of employees participating in selected benefits, full-time, private industry, 1996-97<sup>1</sup>

Benefit	Northeast	South	North Central	West
<b>Paid leave:</b>				
Holidays .....	90	84	85	78
Vacations .....	94	91	91	87
Personal leave .....	29	13	16	12
Funeral leave .....	77	63	71	52
Jury duty leave .....	85	73	76	54
Military leave .....	39	32	36	21
Family leave .....	3	2	2	1
<b>Unpaid leave:</b>				
Unpaid family leave .....	78	68	70	66
<b>Disability benefits:<sup>2</sup></b>				
Paid-sick leave .....	64	51	47	52
Short-term disability .....	71	33	45	22
Long-term disability insurance .....	33	33	33	31
<b>Survivor benefits:</b>				
Life insurance .....	75	75	79	67
Accidental death and dismemberment .....	58	59	62	52
Survivor income benefits .....	1	2	6	2
<b>Health care benefits:</b>				
Medical care .....	72	69	72	69
Dental care .....	48	38	45	51
Vision care .....	21	12	18	27
Outpatient prescription drug coverage .....	66	62	67	64
<b>Retirement income benefits:</b>				
All retirement .....	67	60	63	59
Defined benefit .....	39	28	35	28
Defined contribution <sup>3</sup> .....	47	47	47	48
Savings and thrift .....	30	32	29	33
Deferred profit sharing .....	11	11	16	13
Employee stock ownership .....	3	3	2	4
Money purchase pension .....	8	5	6	4
<b>Cash or deferred arrangements:</b>				
With employer contributions .....	35	34	36	36
Salary reduction <sup>4</sup> .....	34	33	32	36
Savings and thrift .....	29	29	27	31
Deferral of profit sharing allocation .....	2	1	4	1
No employer contributions .....	7	5	8	7

<sup>1</sup> Data for private sector small establishments (fewer than 100 employees) are from the 1996 survey; and data for private sector medium and large establishments (100 employees or greater) are from the 1997 survey.

<sup>2</sup> Sick leave is limited to annual benefits. Per disability sick leave plans are now reported along with sickness and accident insurance as short-term disability plans.

<sup>3</sup> Includes other types of defined contribution plans not shown separately. Sums of individual items may not equal totals because employees may be enrolled in more than one type of plan.

<sup>4</sup> Includes other types of salary reduction plans not shown separately.

NOTE: See note to table B-3 for regional definitions.